

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: NYGAARD, CHARLES EDWARD	§	Case No. 09-75098
NYGAARD, KATHLEEN ELLEN	§	
KEN'S HUB CITY CYCLE & FITNESS	§	
Debtor(s) KEN'S HUB CITY CYCLE & FITNESS	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court  
211 South Court Street  
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 08/09/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 06/17/2010

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108  
(815) 964-4700  
natalelaw@bjnatalelaw.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: NYGAARD, CHARLES EDWARD § Case No. 09-75098  
NYGAARD, KATHLEEN ELLEN §  
KEN'S HUB CITY CYCLE & FITNESS §  
Debtor(s) KEN'S HUB CITY CYCLE & FITNESS §

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 9,460.88  
*and approved disbursements of* \$ 7.47  
*leaving a balance on hand of* <sup>1</sup> \$ 9,453.41

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>BERNARD J. NATALE</u>	\$ <u>1,696.09</u>	\$ _____
<i>Attorney for trustee</i>	<u>BERNARD J. NATALE, LTD.</u>	\$ <u>1,510.50</u>	\$ <u>17.65</u>
<i>Appraiser</i>	_____	\$ _____	\$ _____
<i>Auctioneer</i>	_____	\$ _____	\$ _____
<i>Accountant</i>	_____	\$ _____	\$ _____
<i>Special Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i>	<u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 16,594.51 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 37.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Columbia Sportswear</u>	\$ <u>7,704.61</u>	\$ <u>2,892.12</u>
<u>2</u>	<u>Screen Vision</u>	\$ <u>1,600.00</u>	\$ <u>600.60</u>
<u>3</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>5,084.29</u>	\$ <u>1,908.52</u>
<u>4</u>	<u>GE Money Bank dba CARECREDIT/GEMB</u>	\$ <u>2,205.61</u>	\$ <u>827.93</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BERNARD J. NATALE  
Bernard J Natale, Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108  
(815) 964-4700  
natalelaw@bjnatalelaw.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

# CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 09-75098

User: vgossett  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 32

Date Rcvd: Jul 08, 2010

The following entities were noticed by first class mail on Jul 10, 2010.

db/jdb +Charles Edward Nygaard, Kathleen Ellen Nygaard, 1124 McCall Court, Rochelle, IL 61068-2400  
aty +Bernard J Natale, Law Office of Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,  
Rockford, IL 61108-2582  
aty +Gary C Flanders, 1 Court Place Suite 201, Rockford, IL 61101-1088  
aty +Scott E Hillison, 6833 Stalter Drive Ste 201, Rockford, IL 61108-2582  
tr +Bernard J Natale, Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,  
Rockford, IL 61108-2582  
14733889 +Advanced Sports, 10940 Dutton Road, Philadelphia, PA 19154-3208  
14733890 Byron Bank, P.O. Box 3052, Milwaukee, WI 53201-3052  
14733894 +Cannondale Bicycle Corp, 16 Trowbridge Drive, Bethel, CT 06801-2858  
14733895 +Cannondale Sports Group, 4902 Hammersley Road, Madison, WI 53711-2614  
14733896 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
14733899 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
15432286 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14733900 +Columbia Sportswear, 14375 NW Science Park Drive, Portland, OR 97229-5418  
14733901 Comcast, 2508 W. Route 120, Mchenry, IL 60051  
14733902 Comcast, c/o Credit Protection Assoc., P.O. Box 3002, Southeastern, PA 19398-3002  
14733904 +HSBC Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521  
14733903 +Home Pages, P.O. Box 982, Dekalb, IL 60115-0982  
14733905 +John Bearrows, 361 W. IL Route 38, Rochelle, IL 61068-1179  
14733908 +Lincoln State Bank, c/o Pierce & Assoc., One North Dearborn, Chicago, IL 60602-4331  
14733906 +Lincoln State Bank, 304 E. Highway 38, Rochelle, IL 61068-9694  
14733909 +Ogle County Collector, P.O. Box 40, Oregon, IL 61061-0040  
14733910 +Per Mar, P.O. Box 1101, Davenport, IA 52805-1101  
14733911 +Query Insurance, P.O. Box 88, Rochelle, IL 61068-0088  
14733912 +Rochelle Newsleader, 211 Highway 38 East POB 46, Rochelle, IL 61068-0046  
14733913 +Sauk Valley Newspaper, P.O.Box 498, 3200 E. Lincoln Way, Sterling, IL 61081-1773  
14733914 +Screen Vision, 360 Linden Oaks, Rochester, NY 14625-2814  
14733915 +Screen Vision, c/o Law Office of Serota, 3715 Ventrua Drive,  
Arlington Heights, IL 60004-7678  
14733917 Verizon, c/o NCO Financial, P.O. Box 15391, Wilmington, DE 19850-5391  
14733916 Verizon, West 1135 E. Chocolate Ave., Hershey, PA 17033  
14733918 +WRHL Radio, P.O. Box 177, 400 Maymart Drive, Rochelle, IL 61068-1720

The following entities were noticed by electronic transmission on Jul 08, 2010.

14733898 +E-mail/PDF: gecsed@recoverycorp.com Jul 09 2010 01:49:04 Care Credit/GE Money,  
950 Forrer Blvd., Dayton, OH 45420-1469  
15635926 +E-mail/PDF: gecsed@recoverycorp.com Jul 09 2010 01:49:04 GE Money Bank dba CARECREDIT/GEMB,  
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14733892\* Byron Bank, P.O. Box 3052, Milwaukee, WI 53201-3052  
14733893\* Byron Bank, P.O. Box 3052, Milwaukee, WI 53201-3052  
14733891\* Byron Bank, P.O. Box 3052, Milwaukee, WI 53201-3052  
14733897\* Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
14733907\* +Lincoln State Bank, 304 E. Highway 38, Rochelle, IL 61068-9694

TOTALS: 0, \* 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2010

Signature:

